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Contact DelaWELL

www.delawell.delaware.gov

1-800-556-6106

EMAIL: Employee.wellness@state.de.us

Alere®

<https://delawell.alerehealth.com>

1-866-674-9103

Contact Statewide Benefits Office

www.ben.omb.delaware.gov

1-800-489-8933 OR (302) 739-8331



Invest In Your Health and Earn \$\$\$!

Now through May 31, 2011, benefit eligible state agency, school district, charter school and higher education employees, as well as state non-Medicare eligible pensioners, who are currently enrolled in a State of Delaware Group Health Plan, can earn Wellness Credits for participating in various program activities throughout the year.

Here's how you earn credits for dollars in a few easy steps:

1. Attend a DelaWELL Health Screening (Worth 4 Wellness Credits)
2. Complete Your Online Wellness Assessment (Worth 6 Wellness Credits)
3. Participate in program activities, such as seminars and wellness challenges, and earn credits!
 - **Next seminar opportunity to earn points:**
Diabetes Prevention and Control (Worth 3 Wellness Credits)
You will learn more about the disease, the importance of early detection, and how good nutrition and physical activity can reduce your risk.

How do the points translate into dollars?

Gold Level: Earn 20 wellness credits (including Wellness Assessment AND Health Screening) and earn a \$200 DelaWELL Reward (Paid in July 2011)

OR

Silver Level: Earn 20 wellness credits (including Wellness Assessment) and earn a \$100 DelaWELL Reward (Paid in July 2011)

To learn more, visit the DelaWELL Health Portal at <https://delawell.alerehealth.com>
or call (866) 674-9103 to speak with a program representative.



Strive for 5! Nutrition Challenge

(Worth 5  Wellness Credits)

November 1, 2010 through November 30, 2010

Do you find it hard to eat fruits and vegetables every day?

You're not alone, but it can be done and is well worth it! For health benefits, the USDA recommends most women should eat 1 ½ to 2 cups of fruit and 2 to 2 ½ cups of vegetables, and most men should eat 2 cups of fruit and 2 ½ to 3 cups of vegetables each day.

We all know that fruits and vegetables are rich in nutrients, but did you also know they:

- Lower your risk of chronic diseases, including stroke, heart disease, type 2 diabetes and some types of cancer,
- Are low in calories and high in fiber, and
- Help control your weight.

Here's How The Challenge Works:

- Keep track of the number of cups of fruits and vegetables you eat each day from November 1 to November 30, 2010.
- Each cup of fruits or vegetables = **1 point**.
- Use the paper tracking form to keep up with your points or track online at the DelaWELL Health Portal (<https://delawell.alerehealth.com>). **Points must be entered online at the DelaWELL Health Portal by December 10, 2010 to earn credits.**
- Meet the challenge goal of **100 points** and receive **5 Wellness Credits**, which can translate into dollars!

Have Questions? Visit the DelaWELL Health Portal at <https://delawell.alerehealth.com> or call (866) 674-9103 to speak with a program representative.

Do you smoke? If so, chances are, you know you need to STOP!

The negative health effects from cigarette smoking account for nearly 1 of every 5 deaths each year in the United States. And smoking is one of the most preventable causes of death in the United States. Here is why you should quit:

- ✓**20 minutes after quitting:** Your heart rate and blood pressure drop.
- ✓**8 to 12 hours after quitting:** The carbon monoxide level in your blood drops to normal.
- ✓**48 hours after quitting:** Your nerve endings start regrowing and your ability to smell and taste is enhanced.
- ✓**1 year after quitting:** The excess risk of coronary heart disease is half that of a smoker's.
- ✓**10 years after quitting:** The lung cancer death rate is about half that of a continuing smoker's.
- ✓**15 years after quitting:** Your risk of coronary heart disease is now equal to that of a non-smoker's.

You can quit! Get results with your own personal health coach – administered by Alere. Enrolling is free and easy.

Call (866) 674-9103 today!

Flexible Spending Account - Open Enrollment

It's time to enroll in the State of Delaware's Flexible Spending Account (FSA) program for 2011. The annual open enrollment period for the 2011 FSA plan year is from November 1-24, 2010. Online enrollment is made simple by going to <https://secure.asiflex.com>, and using the employer code DE. The password is your 6-digit Employee ID number plus the last four digits of your social security number. The 2011 plan year is from January 1, 2011 to December 31, 2011, and you can use pre-tax dollars to pay for expenses incurred during this timeframe.

By enrolling in the FSA program, you can avoid paying federal, state and FICA taxes on the amount elected, which saves most employees up to 40 percent on each dollar that is contributed to these accounts. There are two types of flexible spending accounts available to all benefit-eligible state employees.

- The Health Care account can be used for out-of-pocket health care expenses for you, your spouse and any tax dependents. Commonly claimed expenses include doctor co-pays, deductibles, prescription co-pays, and some eligible dental and vision expenses.
- The Dependent Care account can be used to pay for daycare expenses while you and your spouse work, attend school full-time or look for employment.

For a comprehensive list of eligible and non-eligible expenses that qualify for reimbursement through the FSA, go to ASIFlex's website at www.asiflex.com.

For the 2011 plan year, the maximum annual amount you can elect to set aside under the Health Care FSA is \$4,000. For the Dependent Care FSA, the maximum annual household election is \$5,000 per calendar year (\$2,500 if married and filing a separate income tax return). Your annual election will be deducted evenly from each paycheck over the course of the 2011 plan year.

You can access your health care and dependent care FSA funds by either submitting requests for reimbursement to ASIFlex, or for health care FSA participants, by using the optional FSA debit card (Benny Card) to pay for health care expenses. If you choose the Benny Card option, a \$12 annual service fee will be deducted from your available health care FSA funds in January 2011. If you choose to use the Benny Card, you may be asked to substantiate your transactions in many instances, so always keep your itemized receipts. Failure to substantiate a transaction will result in your Benny Card being suspended or terminated until the requested documentation is provided.

Please Note: As of January 1, 2011, a change in federal law will require you to submit a prescription for any over-the-counter (OTC) drugs/medicine you purchase to be eligible for reimbursement through your FSA. You will no longer be able to use your Benny Card to pay for these expenses. Affected items include OTC drugs/medications, such as pain relievers, cold and allergy medications and antacids. This change will not affect OTC supplies, such as contact lens solution, band-aids, etc.

Important Reminder: The FSA offers you a vehicle to save money and reduce your annual tax obligation, but you must plan carefully! Any balance remaining in your FSA after the deadline for submitting claims for reimbursement will be forfeited. Please don't let this scare you. Most people are not aware of how much they are spending on eligible expenses (especially health care expenses) until they start tracking them.

Employees MUST re-enroll in the FSA each year. Your 2010 flexible spending account election does not rollover to the 2011 plan year automatically. For more information, call ASIFlex at 1-800-659-3035, or visit the Statewide Benefits website at www.ben.omb.delaware.gov.

Healthy Recipe

three-bean chili



Takes over 60 minutes

Makes 2 1/2 quarts ; 6 servings

INGREDIENTS

- 3/4 cup dried black beans
- 3/4 cup dried pinto beans
- 3/4 cup dried kidney beans
- 8 cups water
- 1 pasilla or poblano chili
- 2 cups corn kernels, fresh or frozen
- 2 cups carrots, peeled and diced
- 1 medium Roasted Onion, diced (about 1 cup)
- 1 tablespoon canned green chilies
- 2 14.5-ounce cans diced low-sodium tomatoes, including juice
- 3 cups water
- 2 tablespoons chili powder
- 2 teaspoons ground cumin
- 1/2 cup mirin (sweetened Japanese rice wine), optional
- 2 tablespoons corn flour or whole wheat flour
- Ground black pepper to taste
- 1/2 tablespoon sea salt
- 6 fat-free tortillas (optional)
- 6 green onions

PREPARATION

1. Pick over beans to remove pebbles and other debris. Combine beans in a large bowl and cover with 8 cups warm water. Leave overnight. The next day, rinse the beans well. Place in a soup pot and cover with water. Bring to a low boil.
2. Cook until just soft, about 1 hour. Drain. Meanwhile, prepare the other ingredients.
3. Dice pasilla chili, making certain your fingers do not touch the seeds.
4. Place all ingredients, except flour, salt, tortillas and green onions in a large pot with the cooked beans.
5. Cook for 30 minutes on low heat, stirring occasionally.
6. Add flour and cook 5 minutes longer.
7. Season with salt.
8. To serve: toast tortillas in an oven preheated to 350° until golden and crispy. Place tortilla on plate and ladle the chili over the tortilla. Sprinkle with diced green onions.

NUTRITIONAL INFO PER SERVING

289 Calories
1.9g Fat
0.3g Saturated fat
13.0g Protein
55g Carbohydrate
14.2g Fiber
318mg Sodium

For more great healthy recipes, visit the
DelaWELL Health Portal at
<https://delawell.alerehealth.com>



The Fitness Guru Says...

Question of the Month: I'm participating in the Strive for 5! Challenge. What are some easy ways to get more fruits and vegetables in my diet?

Dear Employee,

Here are some tips to help you eat a variety of fruits and veggies each day:

- At breakfast, top your cereal with bananas or peaches; add blueberries to pancakes; drink 100% orange or grapefruit juice. Or, try fruit mixed with low-fat or fat-free yogurt. Add vegetables to eggs or omelets.
- At lunch, pack a tangerine, banana, or grapes to eat or choose fruits from a salad bar. Individual containers of fruits like peaches or applesauce are easy and convenient.
- Snack on fresh, dried or canned fruit. Try a low-fat salad dressing with raw broccoli, red and green peppers, celery sticks or cauliflower.
- Toss vegetables into pastas and soups.
- Shred carrots or zucchini into meatloaf, casseroles, quick breads and muffins.
- Include a green salad with your dinner every night. Add crushed pineapple, mandarin oranges or grapes in a tossed salad.

Stay Fit!

F.G. (a.k.a. Fitness Guru)

ACID REFLUX

Diet and lifestyle can make a big difference in reducing your acid reflux occurrences.

Eat the right foods

Certain foods may trigger symptoms or make them worse. Some common culprits:

- Fried (greasy) foods
- Fatty meats
- Butter and margarine
- Mayonnaise
- Creamy sauces
- Creamy salad dressings
- Whole-milk dairy products
- Chocolate
- Peppermint
- Caffeine drinks

Need help managing your symptoms?

Talk to a nurse. Nurse24 is a free and confidential nurseline available 24/7 to you and your family.

Call (866) 674-9103 today!





Living with diabetes?

It can be challenging for anyone to stay healthy – especially if you are living with diabetes. Good news! Help is just a phone call away.

Take advantage of the free and confidential Condition Care Program, administered by Alere® and receive:

- Unlimited access to an experienced nurse online or by phone
- Help preparing for doctor's visits
- Personalized support to help you reach your health goals – big or small
- Help navigating the complex healthcare system

Visit the DelaWELL Health Portal at <https://delawell.alerehealth.com> or call (866) 674-9103 to get started today!

Eat This, Not That



Try This

Chick-fil-A® Chargrilled Chicken Sandwich

300 Calories

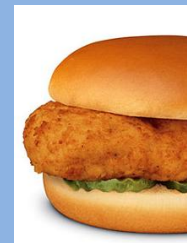
3.5g Total Fat

1g Saturated Fat

3g Dietary Fiber

10g Sugar

29g Protein



Instead Of That

Chick-fil-A® Chicken Sandwich

430 Calories

17g Total Fat

3.5g Saturated Fat

3g Dietary Fiber

7g Sugar

31g Protein

The next time you stop by Chick-fil-A for a bite to eat, try out their Chargrilled Chicken Sandwich instead of the regular Chicken Sandwich. By choosing the chargrilled option, you save yourself from an extra 130 calories and 13.5 grams of fat. For more nutritional information on other Chick-fil-A® products, visit <http://www.chick-fil-a.com/#nutrition>.



VSP Eyecare Monthly Article: [Pre-diabetics Need Extra Focus on Vision](#)

Did you know November is Diabetes Awareness Month? Diabetes can damage vision, but early detection and treatment can keep you seeing for a lifetime. All you need to do is learn how to take care of yourself. To learn more about your vision benefits, please visit www.vsp.com and click the **Members** tab.

Employee Communications Website

- ✓ View Statewide Benefits news,
- ✓ WELLAWARE newsletters, and
- ✓ Find information on how to access and view your payroll advice online through ePay and much more at <http://omb.delaware.gov/ecomms.html>.





Why are beneficiaries important?

Naming a beneficiary is an important benefit of life insurance ownership. It determines who receives the proceeds of your death benefit. Under current tax law, life insurance proceeds paid to beneficiaries are not considered taxable income. Over time, events such as marriage, divorce, birth, adoption of a child and/or death of a loved one may dramatically change the intent of how you want your life insurance benefit paid. **Take the time today to make sure your beneficiary designations are current.**

Check your beneficiary designation(s) online

You can check your beneficiary designation(s) at any time using Minnesota Life's web site, www.LifeBenefits.com. It allows you to have direct access to view and update your beneficiary designation(s) online. For your spouse and child coverage, you (the employee) are the automatic beneficiary.

If this is your first time logging onto www.LifeBenefits.com, the "User ID" is the letter "d" followed by your 6-digit State of Delaware ID number. The "Password" is your 8-digit date of birth (mmddyyyy) plus the last 4-digits of your SSN. If you previously logged onto www.LifeBenefits.com, you changed the password. Employees unable to remember their unique password are encouraged to call Minnesota Life at **1-877-215-1489** to speak with a customer service representative who will reset your password for immediate use.

Choosing a beneficiary

Some common beneficiary choices are:

- **Primary beneficiary(ies)** – The person or persons named will receive the proceeds.
- **Contingent (Secondary) beneficiary(ies)** – If the primary beneficiary is deceased, the proceeds will be paid to the contingent beneficiary.
- **Irrevocable beneficiary(ies)** – Once you designate the beneficiary, you may not change it without the beneficiary(ies) signed authorization.
- **Default beneficiary** – If you do not make a beneficiary designation, or if there is no named beneficiary alive at the time of your death, benefits will be paid in the following order of priority: your spouse, if living; otherwise your natural and legally adopted children, if living; otherwise your parents, if living, or your estate.

Will Preparation and Legal Services – New for January 1, 2011!

This program gives benefits eligible active employees and their enrolled dependents telephone access to a national network of 22,000 attorneys for consultation on simple wills and testamentary trusts, power-of-attorney and health directives. In addition, you can also:

- Create wills, financial power of attorney, living will or final arrangements;
- Download legal forms; and
- Access a library with an assortment of resources.

Contact Ceridian LifeWorks at **1-877-849-6034** or visit www.LifeWorks.com. The user name is "will", and the password is "preparation".

Questions?

Call Minnesota Life at **877-215-1489** Monday through Friday, 8:00 a.m. to 7:00 p.m. (ET), or by email at lifebenefits@securian.com. You may also contact Leslie Ramsey at the Statewide Benefits Office at **(302)739-8331** or by email at leslie.ramsey@state.de.us.

Services provided by Ceridian LifeWorks are their sole responsibility. The service is not affiliated with Minnesota Life, Securian Life or their group contracts and may be discontinued at any time.

Products are offered under policy form series 00-30252. Please refer to your certificate for details regarding your plan.